

<p style="text-align: center;">1</p> <p>1 UNITED STATES DISTRICT COURT</p> <p>2 WESTERN DISTRICT OF WISCONSIN</p> <p>3</p> <p>4 - - - - -</p> <p>5 KEVIN J. GRANT and DAYNA J. GRANT,</p> <p>6 Plaintiffs,</p> <p>7 vs.</p> <p>8 STATE FARM FIRE AND CASUALTY COMPANY,</p> <p>9 Defendant.</p> <p>10 - - - - -</p> <p>11</p> <p>12 Deposition of DAYNA J. GRANT, taken</p> <p>13 via Zoom pursuant to Notice of Taking</p> <p>14 Deposition, and taken before Gary W. Hermes, a</p> <p>15 Notary Public in and for the County of Ramsey,</p> <p>16 State of Minnesota, on the 18th day of</p> <p>17 October, 2021, at 2935 Old Highway 8,</p> <p>18 Roseville, Minnesota, commencing at</p> <p>19 approximately 9:05 o'clock a.m.</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24 AFFILIATED COURT REPORTERS,</p> <p>25 6880 RIVER ROAD, INVER GROVE HTS, MN 55076 (612) 338-4348</p>	<p style="text-align: center;">3</p> <p>1 EX. 14 PAYMENT INFO BUSINESS.....58</p> <p>2 EX. 15 10-8-20 LETTER TO GRANTS.....59</p> <p>3 EX. 16 PAYMENT INFO FIRE DEPARTMENT.....60</p> <p>4 EX. 17 5-29-19 LETTER TO GRANTS.....61</p> <p>5 EX. 18 1-29-19 LETTER TO GRANTS.....61</p> <p>6 EX. 19 2-13-20 LETTER TO KATIE BOSWORTH....62</p> <p>7 EX. 20 SWORN PROOF OF LOSS.....63</p> <p>8 EX. 21 1-28-19 LETTER TO GRANTS.....63</p> <p>9 EX. 22 3-7-19 LETTER TO GRANTS.....64</p> <p>10 EX. 23 5-28-19 LETTER TO GRANTS.....65</p> <p>11 EX. 24 6-18-19 LETTER TO GRANTS.....65</p> <p>12 EX. 25 8-26-20 LETTER TO GRANTS.....66</p> <p>13 EX. 26 9-8-20 LETTER TO KEVIN GRANT.....66</p> <p>14 EX. 27 9-14-20 LETTER TO KEVIN GRANT.....67</p> <p>15 EX. 32 COMPLAINT.....68</p> <p>16 EX. 28 PFS. SUPPLEMENTAL ANS. TO INTER.....72</p> <p>17</p> <p>18 * * *</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>
<p style="text-align: center;">2</p> <p>1 <u>APPEARANCES:</u></p> <p>2 EMILY R. WEBER, ESQ., Attorney at</p> <p>3 Law, 30 East 7th Street, Suite 3200, St. Paul,</p> <p>4 Minnesota 55101-4919, appeared via Zoom for</p> <p>5 Defendant.</p> <p>6 MICHAEL J. ANDERSON, ESQ., and HAYLEY</p> <p>7 HETHERINGTON, ESQ., Attorneys at Law, 2886</p> <p>8 South Syene Road, Fitchburg, Wisconsin 53711,</p> <p>9 appeared via Zoom for Plaintiffs.</p> <p>10</p> <p>11 * * *</p> <p>12</p> <p>13 <u>I N D E X</u></p> <p>14 EXAMINATION BY MS. WEBER.....4</p> <p>15</p> <p>16 EX. 30 DAYNA GRANT EXAM. UNDER OATH.....11</p> <p>17 EX. 3 RENTER'S RATE QUOTE.....38</p> <p>18 EX. 4 INSURANCE APPLICATION.....39</p> <p>19 EX. 5 BUSINESS OWNER'S COVERAGE FORM.....42</p> <p>20 EX. 6 POL.# [REDACTED] 757-3 DEC. PAGES.....42</p> <p>21 EX. 31 DAYNA GRANT RECORDED STATEMENT.....54</p> <p>22 EX. 10 PAYMENT INFO BUILDING COVERAGE.....55</p> <p>23 EX. 11 10-22-20 LETTER TO GRANTS.....56</p> <p>24 EX. 12 PAYMENT INFO PERSONAL PROPERTY.....57</p> <p>25 EX. 13 11-5-20 LETTER TO KEVIN GRANT.....58</p>	<p style="text-align: center;">4</p> <p>1 P R O C E E D I N G S</p> <p>2 DAYNA J. GRANT,</p> <p>3 called as a witness, being first duly sworn,</p> <p>4 was examined and testified as follows:</p> <p>5 * * *</p> <p>6 EXAMINATION</p> <p>7 BY MS. WEBER:</p> <p>8 Q. Good morning, Ms. Grant. My name is Emily</p> <p>9 Weber. I represent State Farm in this action.</p> <p>10 Could you go ahead and state your</p> <p>11 full name and spell it for us for the record?</p> <p>12 A. Dayna Jayne Grant, D-a-y-n-a J-a-y-n-e</p> <p>13 G-r-a-n-t.</p> <p>14 Q. And what is your date of birth?</p> <p>15 A. [REDACTED]</p> <p>16 Q. Have you ever been deposed before?</p> <p>17 A. I'm not positive what that means.</p> <p>18 Q. Have you in a civil action ever had your</p> <p>19 testimony taken under oath during litigation?</p> <p>20 A. Yes, for this case.</p> <p>21 Q. Are you referring to your examination under</p> <p>22 oath?</p> <p>23 A. Pardon?</p> <p>24 Q. Are you referring to your examination under</p> <p>25 oath taken by --</p>

<p style="text-align: center;">5</p> <p>1 A. Yes.</p> <p>2 Q. -- State Farm in the claims process?</p> <p>3 A. Yes, I am.</p> <p>4 Q. Some quick instructions before we get going.</p> <p>5 First of all, Gary is taking down your</p> <p>6 testimony today and everything that we say.</p> <p>7 So I do ask that you have audible answers. No</p> <p>8 head shakes or head nods. And uh huh and huh</p> <p>9 uh don't really read well on the record, so if</p> <p>10 you could use yes or no, it would be much</p> <p>11 appreciated.</p> <p>12 Also, I know in general conversation</p> <p>13 it's normal to talk over each other, but,</p> <p>14 again, since Gary is taking down everything</p> <p>15 that we say, I ask that we try to let each</p> <p>16 other finish.</p> <p>17 We have an extra layer of difficulty</p> <p>18 here since we are over Zoom today, so we'll do</p> <p>19 the best we can, but, you know, everybody</p> <p>20 understands this is not the easiest format.</p> <p>21 Does that sound good to you?</p> <p>22 A. Yes.</p> <p>23 Q. If you don't understand my question, please</p> <p>24 ask me to clarify or let me know that you</p> <p>25 don't understand. If you do answer my</p>	<p style="text-align: center;">7</p> <p>1 MS. WEBER: And, Mr. Anderson, I</p> <p>2 know that we have an extra added layer here</p> <p>3 that you maybe wanted to put on the record on</p> <p>4 how we were going to deal with specific</p> <p>5 directions on questions you may not want your</p> <p>6 client to answer. Do you want to go ahead and</p> <p>7 explain that on the record, please?</p> <p>8 MR. ANDERSON: Sure, I'll do that.</p> <p>9 Ms. Weber and I had a conversation off the</p> <p>10 record as to how to address perhaps if there</p> <p>11 are any Fifth Amendment occasions. Attorney</p> <p>12 Weber agreed with my suggestion through Zoom</p> <p>13 that if I just say, "Fifth," that's not like</p> <p>14 speaking for my client, that's kind of the</p> <p>15 same as my tapping a finger as I did for Mr.</p> <p>16 Grant and then she has the language and that's</p> <p>17 just how we will address those issues. That's</p> <p>18 outside of a standard, really, objection, but</p> <p>19 just so if we see that the first time, that's</p> <p>20 why it is occurring that way.</p> <p>21 MS. WEBER: Thank you.</p> <p>22 BY MS. WEBER:</p> <p>23 Q. Ms. Grant, are you on any medications that</p> <p>24 would affect your ability to testify today?</p> <p>25 A. No.</p>
<p style="text-align: center;">6</p> <p>1 question, I'm going to assume that you</p> <p>2 understood the question. Okay?</p> <p>3 A. Yes.</p> <p>4 Q. We will take regular breaks for us and for</p> <p>5 Gary. If you need a break at any time, please</p> <p>6 go ahead and let me know. I'd just ask that</p> <p>7 if there is a question pending, that you</p> <p>8 answer that before we take the break. Okay?</p> <p>9 A. Okay.</p> <p>10 Q.</p> <p>11 MR. ANDERSON: If I could ask you</p> <p>12 something. I don't know if it has to be on</p> <p>13 the record. Again, dealing with Zoom issues,</p> <p>14 if I would like to on a break speak with</p> <p>15 Dayna, is there an ability to do breakout</p> <p>16 rooms on this? Our courts do sometimes.</p> <p>17 THE REPORTER: Yes.</p> <p>18 MR. ANDERSON: All right. If we</p> <p>19 need to do that, I'll ask you to figure out</p> <p>20 how we do that, Gary. Okay?</p> <p>21 THE REPORTER: Yes.</p> <p>22 BY MS. WEBER:</p> <p>23 Q. And, Dayna, your attorney may object to some</p> <p>24 of my questions. Unless he directs you not to</p> <p>25 answer, I do ask that you answer.</p>	<p style="text-align: center;">8</p> <p>1 Q. Do you have any medical conditions that would</p> <p>2 affect your ability to testify today?</p> <p>3 A. No.</p> <p>4 Q. Have you reviewed any documents in preparation</p> <p>5 for this deposition today?</p> <p>6 A. Yes.</p> <p>7 Q. What have you reviewed?</p> <p>8 A. Statement.</p> <p>9 Q. What statement?</p> <p>10 A. Not sure.</p> <p>11 Q. Have you talked to anybody about your</p> <p>12 testimony today?</p> <p>13 A. Don't know how to answer that.</p> <p>14 Q. Have you discussed the fact that you are going</p> <p>15 to be deposed today with anybody?</p> <p>16 A. Yes.</p> <p>17 Q. Who have you spoken with?</p> <p>18 A. The lawyer and Kevin.</p> <p>19 Q. Mrs. Grant, I am now going to attempt to show</p> <p>20 you a document, bear with me. Can you see the</p> <p>21 document on my screen?</p> <p>22 A. It's very small.</p> <p>23 MR. ANDERSON: Can you enlarge?</p> <p>24 A. Yes.</p> <p>25 BY MS. WEBER:</p>

<p style="text-align: center;">9</p> <p>1 Q. Is that better?</p> <p>2 A. Yes.</p> <p>3 Q. I'm going to scroll through this document.</p> <p>4 Again, Zoom adds an extra layer of difficulty</p> <p>5 here, so let me know if you want me to go</p> <p>6 slower or faster. Okay?</p> <p>7 A. Yes.</p> <p>8 Q. (Scrolling through a document) Do you</p> <p>9 recognize this document?</p> <p>10 MR. ANDERSON: Fifth.</p> <p>11 A. I do, yes.</p> <p>12 MR. ANDERSON: You have to wait a</p> <p>13 second before answering so I can say</p> <p>14 something, Dayna. That's okay. I withdraw</p> <p>15 the Fifth on that one.</p> <p>16 BY MS. WEBER:</p> <p>17 Q. Is this your signature on the last page?</p> <p>18 A. Yes.</p> <p>19 MR. ANDERSON: Dayna, do you recall</p> <p>20 the procedure here?</p> <p>21 THE WITNESS: I heard somebody else</p> <p>22 say yes.</p> <p>23 MR. ANDERSON: Okay. Can I just</p> <p>24 break out with her real quick? Or else we'll</p> <p>25 just say it on the record. It pretty much is</p>	<p style="text-align: center;">11</p> <p>1 your deposition being taken today?</p> <p>2 MR. ANDERSON: Fifth.</p> <p>3 A. On the advice of counsel, I elect to assert my</p> <p>4 Fifth Amendment privilege.</p> <p>5 BY MS. WEBER:</p> <p>6 Q. Is there anything in this document you would</p> <p>7 like to change?</p> <p>8 MR. ANDERSON: Fifth.</p> <p>9 A. On the advice of my counsel, I elect to assert</p> <p>10 my Fifth Amendment privilege.</p> <p>11 MS. WEBER: Gary, can we go ahead</p> <p>12 and mark this as Exhibit 30? And I will send</p> <p>13 you a copy of it.</p> <p>14 THE REPORTER: Okay.</p> <p>15 MS. WEBER: Mr. Anderson, just so</p> <p>16 you're aware, I'm not sure if I said this</p> <p>17 before, I'm continuing the numbering of</p> <p>18 exhibits from the deposition of Mr. Grant and</p> <p>19 keeping the numbers used in Mr. Grant's the</p> <p>20 same.</p> <p>21 MR. ANDERSON: Makes total sense. I</p> <p>22 agree. Thank you.</p> <p>23 BY MS. WEBER:</p> <p>24 Q. Mrs. Grant, have you ever been involved in any</p> <p>25 civil litigation before?</p>
<p style="text-align: center;">10</p> <p>1 what we talked about before, but I don't want</p> <p>2 to go into attorney/client conversation,</p> <p>3 either, with her. So can we do a quick</p> <p>4 breakout, is that possible, Gary?</p> <p>5 THE REPORTER: Yes.</p> <p>6 MS. WEBER: Due to the fact that</p> <p>7 this is a Fifth Amendment issue, we'll allow</p> <p>8 the breakout.</p> <p>9 MR. ANDERSON: Thank you.</p> <p>10 (Recess taken for a breakout)</p> <p>11 BY MS. WEBER:</p> <p>12 Q. See this document? It's the same one I just</p> <p>13 showed you before we took a short break.</p> <p>14 A. Yes.</p> <p>15 Q. Is this your signature?</p> <p>16 MR. ANDERSON: Fifth.</p> <p>17 A. On the advice of counsel, I elect to assert my</p> <p>18 Fifth Amendment privilege.</p> <p>19 BY MS. WEBER:</p> <p>20 Q. Have you read this document?</p> <p>21 MR. ANDERSON: Fifth.</p> <p>22 A. On the advice of my counsel, I elect to assert</p> <p>23 my Fifth Amendment privilege.</p> <p>24 BY MS. WEBER:</p> <p>25 Q. Did you read this document in preparation for</p>	<p style="text-align: center;">12</p> <p>1 A. No.</p> <p>2 Q. You have never been a defendant in a lawsuit?</p> <p>3 A. No.</p> <p>4 Q. And besides this action, have you ever been a</p> <p>5 plaintiff in a lawsuit?</p> <p>6 A. No.</p> <p>7 Q. Were you ever sued by Dale Amundson around</p> <p>8 2004?</p> <p>9 A. Yes. Possible. I am not sure.</p> <p>10 Q. Do you know the outcome of that action?</p> <p>11 A. Don't recall.</p> <p>12 Q. Have you ever been convicted of a felony?</p> <p>13 A. No.</p> <p>14 Q. Have you ever been convicted of a misdemeanor</p> <p>15 involving dishonesty, such as fraud or</p> <p>16 perjury?</p> <p>17 A. No.</p> <p>18 Q. Have you ever been convicted of any other</p> <p>19 misdemeanor?</p> <p>20 A. No.</p> <p>21 Q. Have you ever been accused of any other</p> <p>22 misdemeanor?</p> <p>23 MR. ANDERSON: Fifth.</p> <p>24 A. No.</p> <p>25 BY MS. WEBER:</p>

<p style="text-align: center;">13</p> <p>1 Q. Have you ever been accused of any felony?</p> <p>2 A. No.</p> <p>3 MR. ANDERSON: Objection as to form.</p> <p>4 Is counsel referring to -- I'm not sure what</p> <p>5 "accused" means. Are there charges that are</p> <p>6 referred to a DA?</p> <p>7 MS. WEBER: Fair enough.</p> <p>8 BY MS. WEBER:</p> <p>9 Q. Have you ever been charged with another felony</p> <p>10 -- or a felony?</p> <p>11 A. No.</p> <p>12 Q. Mrs. Grant, did you graduate from high school?</p> <p>13 A. Yes.</p> <p>14 Q. Where at?</p> <p>15 A. Spring Valley, Wisconsin.</p> <p>16 Q. Did you have any post-secondary education?</p> <p>17 A. Yes.</p> <p>18 Q. What was that?</p> <p>19 A. City College of Cosmetology, Eau Claire,</p> <p>20 Wisconsin.</p> <p>21 Q. Did you do that immediately after high school?</p> <p>22 A. One year later.</p> <p>23 Q. What year did you graduate from City College?</p> <p>24 MR. ANDERSON: Objection. I'm not</p> <p>25 sure if it's graduation or certification.</p>	<p style="text-align: center;">15</p> <p>1 A. I -- I'm not good at remembering years.</p> <p>2 O'Hair was started in '89, '90, somewhere</p> <p>3 around there, '90, early '90s.</p> <p>4 BY MS. WEBER:</p> <p>5 Q. And what location is O'Hair currently at?</p> <p>6 What's the address?</p> <p>7 A. It's in Baldwin, Wisconsin, Main Street.</p> <p>8 Q. How long have you been at that location?</p> <p>9 A. It will be three years in January.</p> <p>10 Q. Are you married?</p> <p>11 A. Yes.</p> <p>12 Q. Who are you married to?</p> <p>13 A. Kevin Grant.</p> <p>14 Q. And when did you and Kevin get married?</p> <p>15 A. 1980.</p> <p>16 Q. Were you married prior to Kevin?</p> <p>17 A. Yes.</p> <p>18 Q. Who were you married to prior to Kevin?</p> <p>19 A. Dennis Gilbertson.</p> <p>20 Q. And when did you marry Dennis?</p> <p>21 A. '77.</p> <p>22 Q. And when did you divorce?</p> <p>23 A. He died.</p> <p>24 Q. I'm sorry for making that assumption.</p> <p>25 When did Mr. Gilbertson pass?</p>
<p style="text-align: center;">14</p> <p>1 BY MS. WEBER:</p> <p>2 Q. What year did you graduate or get certified</p> <p>3 from City College?</p> <p>4 A. I believe '77, could have been '78.</p> <p>5 Q. And what degree or certification did you earn</p> <p>6 in 1977 or '78 from City College?</p> <p>7 A. Cosmetology license.</p> <p>8 Q. Have you maintained your cosmetology licensure</p> <p>9 since that time?</p> <p>10 A. Yes.</p> <p>11 Q. Did you have any other education after high</p> <p>12 school besides what we discussed?</p> <p>13 A. No.</p> <p>14 Q. No, okay. Are you currently employed?</p> <p>15 A. Yes.</p> <p>16 Q. Where are you currently employed?</p> <p>17 A. Baldwin, Wisconsin.</p> <p>18 Q. What company?</p> <p>19 A. Self-employed, O'Hair.</p> <p>20 Q. When did you open O'Hair?</p> <p>21 MR. ANDERSON: Can we get a spelling</p> <p>22 on that? Is it O'Hair, No Hair? I didn't</p> <p>23 quite --</p> <p>24 A. O -- O-'-H-a-i-r.</p> <p>25 MR. ANDERSON: Oh.</p>	<p style="text-align: center;">16</p> <p>1 A. December of '77.</p> <p>2 Q. Did you have any kids with Dennis?</p> <p>3 A. No.</p> <p>4 Q. Do you have any children at all?</p> <p>5 A. Yes.</p> <p>6 Q. How many children do you have?</p> <p>7 A. One.</p> <p>8 Q. And who is that?</p> <p>9 A. Polly.</p> <p>10 Q. What is Polly's last name?</p> <p>11 A. Carlson.</p> <p>12 Q. Who is Polly's father?</p> <p>13 A. Kevin.</p> <p>14 Q. How old is Polly?</p> <p>15 A. Forty-one.</p> <p>16 Q. Do you have any grandchildren?</p> <p>17 A. Yes.</p> <p>18 Q. How many grandchildren do you have?</p> <p>19 A. Three with Polly.</p> <p>20 Q. Do you have any stepchildren?</p> <p>21 A. I do.</p> <p>22 Q. How many stepchildren do you have?</p> <p>23 A. Two.</p> <p>24 Q. And what are their names?</p> <p>25 A. Megan and Melanie.</p>

<p style="text-align: center;">17</p> <p>1 Q. Can you spell Megan for us?</p> <p>2 A. M-e-g-a-n.</p> <p>3 Q. Do you know how old Megan is?</p> <p>4 A. Fifty-one.</p> <p>5 Q. Do you know how old Melanie is?</p> <p>6 A. Forty-eight. Close.</p> <p>7 Q. What types of insurance policies do you</p> <p>8 currently own?</p> <p>9 MR. ANDERSON: Objection, form. Are</p> <p>10 you referencing holding in her name if she's a</p> <p>11 joint holder with someone else? I'm not sure</p> <p>12 if the question clarifies that enough.</p> <p>13 BY MS. WEBER:</p> <p>14 Q. What types of insurance policies are you</p> <p>15 currently a named insured on?</p> <p>16 A. Vehicle, property, and I also have a policy</p> <p>17 for my shop.</p> <p>18 Q. When you say, "property," do you mean</p> <p>19 homeowner's?</p> <p>20 A. Yes.</p> <p>21 Q. Do you have a boat policy?</p> <p>22 A. Not sure right now.</p> <p>23 Q. How about a motor home policy?</p> <p>24 A. Not now.</p> <p>25 Q. Do you have an umbrella policy?</p>	<p style="text-align: center;">19</p> <p>1 ahead.</p> <p>2 BY MS. WEBER:</p> <p>3 Q. Mrs. Grant, do you know who your car insurance</p> <p>4 is currently through?</p> <p>5 A. Don't know.</p> <p>6 Q. Do you know who your life insurance is</p> <p>7 currently through?</p> <p>8 A. Farmers Insurance.</p> <p>9 Q. Do you know when you purchased that policy?</p> <p>10 MR. ANDERSON: Objection, form,</p> <p>11 assuming facts not in evidence.</p> <p>12 BY MS. WEBER:</p> <p>13 Q. Do you know when you obtained the Farmers</p> <p>14 Insurance life insurance policy?</p> <p>15 MR. ANDERSON: Same objection.</p> <p>16 BY MS. WEBER:</p> <p>17 Q. You can go ahead and answer.</p> <p>18 A. 1985 or six maybe.</p> <p>19 Q. The business policy you referred to earlier,</p> <p>20 does that cover your business O'Hair?</p> <p>21 A. Yes.</p> <p>22 Q. Do you know who that policy is through?</p> <p>23 A. No.</p> <p>24 Q. Do you know who your current insurance agent</p> <p>25 is?</p>
<p style="text-align: center;">18</p> <p>1 A. Don't know.</p> <p>2 Q. Any renter's policies?</p> <p>3 A. No.</p> <p>4 Q. How about life insurance?</p> <p>5 A. Yes.</p> <p>6 Q. Disability insurance?</p> <p>7 A. No.</p> <p>8 Q. Any other type of insurance you can think of</p> <p>9 that you may be a named insured for?</p> <p>10 A. No.</p> <p>11 Q. Who is your homeowner's policy through?</p> <p>12 A. Hudson. Hudson Insurance.</p> <p>13 Q. Is that your agent or is that the insurance</p> <p>14 company itself?</p> <p>15 A. You know, the agent is in Hudson. Kevin takes</p> <p>16 care of it. I don't know.</p> <p>17 Q. Do you know --</p> <p>18 MR. ANDERSON: I'm sorry, if you</p> <p>19 don't know the answer, it's easier just to say</p> <p>20 "I don't know" rather than speculating and</p> <p>21 guessing at it because that doesn't help</p> <p>22 anybody. I'm sorry.</p> <p>23 MS. WEBER: I ask that you don't</p> <p>24 coach the witness.</p> <p>25 MR. ANDERSON: Yeah, okay. Go</p>	<p style="text-align: center;">20</p> <p>1 A. No.</p> <p>2 Q. Do you make payments on the insurance or does</p> <p>3 Kevin do that?</p> <p>4 A. I do annually.</p> <p>5 Q. What policies do you pay annually?</p> <p>6 A. My shop insurance.</p> <p>7 Q. And how do you make that payment?</p> <p>8 A. Check.</p> <p>9 Q. And you said that was annually, so you make</p> <p>10 one payment a year?</p> <p>11 A. Yes.</p> <p>12 Q. What type of insurance policies have you held</p> <p>13 in the past that you do not currently hold?</p> <p>14 A. Nothing.</p> <p>15 Q. Have you ever made an insurance claim before?</p> <p>16 A. Yes.</p> <p>17 Q. What was your first insurance claim?</p> <p>18 A. Car.</p> <p>19 Q. What happened?</p> <p>20 MR. ANDERSON: Objection, form as</p> <p>21 what happened as to the claim or the</p> <p>22 underlying reasons for filing the claim?</p> <p>23 BY MS. WEBER:</p> <p>24 Q. Why did you have to make the insurance claim?</p> <p>25 A. Hit a deer.</p>

<p style="text-align: center;">21</p> <p>1 Q. Do you know what year that occurred?</p> <p>2 A. No.</p> <p>3 Q. Can you give me a rough estimate?</p> <p>4 A. I've hit a few in my life and no.</p> <p>5 Q. Do you know what insurance company you made</p> <p>6 that claim to?</p> <p>7 A. No.</p> <p>8 Q. You said you hit a few deer in your life.</p> <p>9 Have you made one insurance claim for deer</p> <p>10 accidents or have you made multiple?</p> <p>11 A. A turkey and one or two deer.</p> <p>12 Q. And did you make insurance claims on all of</p> <p>13 those occasions?</p> <p>14 A. Yes.</p> <p>15 Q. Do you know about when any of those happened?</p> <p>16 A. One deer was with within the last five years.</p> <p>17 Q. Do you know what insurance company you made</p> <p>18 the claim to for the deer within the past five</p> <p>19 years?</p> <p>20 MR. ANDERSON: Objection, asked and</p> <p>21 answered. You can go ahead and answer.</p> <p>22 A. No.</p> <p>23 BY MS. WEBER:</p> <p>24 Q. Have you made any other insurance claims in</p> <p>25 your life?</p>	<p style="text-align: center;">23</p> <p>1 A. A storm at our house on 250th, high winds,</p> <p>2 damage.</p> <p>3 Q. Do you know when that claim was made?</p> <p>4 A. No.</p> <p>5 Q. Do you know what insurance company it was made</p> <p>6 to?</p> <p>7 A. No.</p> <p>8 Q. Any other claims that you can think of made</p> <p>9 against an insurance policy for which you were</p> <p>10 a named insured in your lifetime?</p> <p>11 A. Not that I recall.</p> <p>12 Q. Did you make an insurance claim against a</p> <p>13 State Farm policy for a fire occurring on or</p> <p>14 about December 29th, 2018?</p> <p>15 MR. ANDERSON: Fifth.</p> <p>16 A. On the advice of counsel, I elect to assert my</p> <p>17 Fifth Amendment privilege.</p> <p>18 BY MS. WEBER:</p> <p>19 Q. Have you ever had an insurance claim get</p> <p>20 denied?</p> <p>21 A. I don't know.</p> <p>22 Q. Have you ever made an insurance claim against</p> <p>23 somebody else's insurance, in other words,</p> <p>24 insurance for which you were not a named</p> <p>25 insured?</p>
<p style="text-align: center;">22</p> <p>1 A. No. I haven't.</p> <p>2 Q. Have any other insurance claims been made in</p> <p>3 your life against policies for which you were</p> <p>4 a named insured?</p> <p>5 A. Yes.</p> <p>6 Q. What are those claims?</p> <p>7 A. We were robbed.</p> <p>8 Q. When did that occur?</p> <p>9 A. Once like three years ago and probably 15</p> <p>10 years ago.</p> <p>11 Q. When you were robbed about three years ago,</p> <p>12 where did that occur?</p> <p>13 A. At our shed, 250th Street.</p> <p>14 Q. Do you know what insurance company that claim</p> <p>15 was made to?</p> <p>16 A. No.</p> <p>17 Q. When you were robbed 15 years ago or roughly</p> <p>18 15 years ago, where were you robbed?</p> <p>19 A. 250th, same shed.</p> <p>20 Q. Do you know what insurance company that claim</p> <p>21 was made to?</p> <p>22 A. No.</p> <p>23 Q. Are there any other insurance claims that you</p> <p>24 were aware of made against a policy for which</p> <p>25 you were a named insured in your lifetime?</p>	<p style="text-align: center;">24</p> <p>1 A. Would that be when someone backed into my</p> <p>2 vehicle?</p> <p>3 Q. Yes.</p> <p>4 A. Then yes.</p> <p>5 Q. When did that happen?</p> <p>6 A. I can't say. Approximately seven years.</p> <p>7 Q. In the past when you have made claims under</p> <p>8 your car insurance policies, do you make those</p> <p>9 claims directly to the insurance company or do</p> <p>10 you work through your agent?</p> <p>11 A. Agent.</p> <p>12 Q. How do you normally communicate with your</p> <p>13 agent?</p> <p>14 A. Phone or office.</p> <p>15 Q. Do you speak directly to your agent or do you</p> <p>16 speak to somebody within the office?</p> <p>17 MR. ANDERSON: Objection, form.</p> <p>18 BY MS. WEBER:</p> <p>19 Q. You can go ahead and answer.</p> <p>20 A. Whoever answers the phone, I guess.</p> <p>21 Q. Do you know who your current insurance agent</p> <p>22 is?</p> <p>23 A. No.</p> <p>24 Q. Do you know who your insurance agent was prior</p> <p>25 to your current insurance agent?</p>

<p style="text-align: center;">25</p> <p>1 A. Can't remember his name.</p> <p>2 Q. Do you know what company he was with?</p> <p>3 A. State Farm.</p> <p>4 Q. Has anybody ever made a claim against you or</p> <p>5 your insurance?</p> <p>6 A. No.</p> <p>7 Q. Have we discussed all of the claims you've</p> <p>8 made against insurance for which you were a</p> <p>9 named insured that you can recall?</p> <p>10 A. Yes, that I recall.</p> <p>11 Q. Have we discussed all the claims you've made</p> <p>12 against somebody else's insurance that you can</p> <p>13 recall?</p> <p>14 A. Yes.</p> <p>15 Q. Do you currently own property?</p> <p>16 A. Yes.</p> <p>17 Q. How many properties do you own?</p> <p>18 A. Three.</p> <p>19 Q. Can you tell me where those properties are</p> <p>20 located, their addresses?</p> <p>21 A. Chetek, Big Round Lake and Emerald.</p> <p>22 Q. Can you spell Chetek for us?</p> <p>23 A. C-h-e-t-e-k (sic) maybe.</p> <p>24 Q. Sounds good to me. Do you know the address of</p> <p>25 the property located in Chetek?</p>	<p style="text-align: center;">27</p> <p>1 BY MS. WEBER:</p> <p>2 Q. Ms. Grant, could you answer that question for</p> <p>3 us? I don't think we caught an answer.</p> <p>4 A. I don't recall.</p> <p>5 Q. And in the future, if I ask you if you took</p> <p>6 out any financing, whether it was you or</p> <p>7 multiple people, that's what I'm referring to</p> <p>8 if you were a party to it.</p> <p>9 Has the Chetek property ever been</p> <p>10 put up for sale?</p> <p>11 MR. ANDERSON: Objection, form. By</p> <p>12 this witness?</p> <p>13 BY MS. WEBER:</p> <p>14 Q. Again, by you, by your husband, in your</p> <p>15 ownership, have you ever put the property up</p> <p>16 for sale?</p> <p>17 A. Never listed it, as I recall.</p> <p>18 Q. Are there any current judgments or liens on</p> <p>19 the Chetek property?</p> <p>20 A. No.</p> <p>21 Q. Do you currently have insurance on the Chetek</p> <p>22 property?</p> <p>23 A. Yes.</p> <p>24 Q. Who is that insurance through?</p> <p>25 A. Same as our house.</p>
<p style="text-align: center;">26</p> <p>1 A. No.</p> <p>2 Q. Do you know when you purchased that property?</p> <p>3 A. Many years ago.</p> <p>4 Q. Do you know how much you purchased the</p> <p>5 property for?</p> <p>6 A. No.</p> <p>7 Q. Do you know what the list price was when you</p> <p>8 purchased the property?</p> <p>9 A. Don't recall.</p> <p>10 Q. Did you take out a mortgage to purchase the</p> <p>11 property?</p> <p>12 MR. ANDERSON: Objection, form to</p> <p>13 this line of questioning. It's not a big</p> <p>14 deal, but if it's suggesting that she has done</p> <p>15 this, purchased, applied for financing on her</p> <p>16 her own, that may be assuming facts not in</p> <p>17 evidence. If this is including the</p> <p>18 possibility that she's doing so jointly with</p> <p>19 her husband, then no problem. But I just want</p> <p>20 to make sure that that's what you're</p> <p>21 specifically asking because I wasn't quite</p> <p>22 clear.</p> <p>23 MS. WEBER: Sure. Gary, can you</p> <p>24 read the last question back to us?</p> <p>25 (Question read back)</p>	<p style="text-align: center;">28</p> <p>1 Q. What type of policy is that?</p> <p>2 A. Don't know.</p> <p>3 Q. Do you know the policy limits on that policy?</p> <p>4 A. No.</p> <p>5 Q. The property in Big Round Lake, do you know</p> <p>6 the address for that property?</p> <p>7 A. Luck, Wisconsin.</p> <p>8 Q. When did you purchase that property?</p> <p>9 A. Fifteen years ago maybe.</p> <p>10 Q. What was the purchase price for the Luck</p> <p>11 property?</p> <p>12 A. I don't know.</p> <p>13 Q. What was the list price for the Luck property?</p> <p>14 A. I don't know.</p> <p>15 Q. Did you take out a mortgage to purchase the</p> <p>16 Luck property?</p> <p>17 A. I don't know.</p> <p>18 Q. Have you ever put the Luck property up for</p> <p>19 sale?</p> <p>20 A. Not that I recall.</p> <p>21 Q. Do you currently have insurance on the Luck</p> <p>22 property?</p> <p>23 A. To the best of my knowledge.</p> <p>24 Q. To the best of your knowledge yes or no?</p> <p>25 A. Yes.</p>

<p style="text-align: center;">29</p> <p>1 Q. Do you know what company the Luck property is 2 insured through?</p> <p>3 A. Same as the house and vehicles.</p> <p>4 Q. Do you know the policy limits on that property 5 policy?</p> <p>6 A. No.</p> <p>7 Q. Are there any judgments or liens against that 8 property?</p> <p>9 A. No.</p> <p>10 Q. Have you ever made an insurance claim related 11 to the Chetek property?</p> <p>12 A. I don't know.</p> <p>13 Q. Have you ever made an insurance claim related 14 to the Luck property?</p> <p>15 A. No.</p> <p>16 Q. What's the address for the property in 17 Emerald?</p> <p>18 A. 2648 State Road 64.</p> <p>19 Q. Is that your primary residence?</p> <p>20 A. Yes.</p> <p>21 Q. When did you purchase that property?</p> <p>22 A. Six years ago.</p> <p>23 Q. How much did you purchase it for?</p> <p>24 A. Not sure.</p> <p>25 Q. Do you know what it was listed for?</p>	<p style="text-align: center;">31</p> <p>1 Q. Do you currently rent or lease space for 2 O'Hair?</p> <p>3 A. Rent a chair.</p> <p>4 Q. Can you explain to us what renting a chair 5 means?</p> <p>6 A. Pay for the days you're there to use the 7 space.</p> <p>8 Q. Is this located inside another salon?</p> <p>9 A. Yes.</p> <p>10 Q. What salon is it located inside of?</p> <p>11 A. Designs for You by Erika.</p> <p>12 Q. What services do you offer at O'Hair?</p> <p>13 A. Perms, colors, cuts, waxing.</p> <p>14 Q. How much do you pay to rent your chair?</p> <p>15 A. Twenty dollars a day.</p> <p>16 Q. Roughly how many days a month do you rent the 17 chair?</p> <p>18 A. It varies.</p> <p>19 Q. What's the range?</p> <p>20 A. Eight to 15 maybe.</p> <p>21 Q. Do you pay any other utilities for your chair 22 rental or is it just the flat \$20 fee?</p> <p>23 A. Flat.</p> <p>24 Q. Do you pay for all of your products?</p> <p>25 A. Yes.</p>
<p style="text-align: center;">30</p> <p>1 A. No.</p> <p>2 Q. Did you take out a mortgage to purchase the 3 property?</p> <p>4 A. No.</p> <p>5 Q. Have you ever put the Emerald property up for 6 sale?</p> <p>7 A. No.</p> <p>8 Q. Are there any other properties that you own 9 that we have not discussed?</p> <p>10 A. No.</p> <p>11 Q. Besides O'Hair, do you currently own any 12 businesses?</p> <p>13 A. No.</p> <p>14 Q. Besides O'Hair, have you owned any businesses 15 in the past?</p> <p>16 A. No.</p> <p>17 Q. What is the business organization for O'Hair? 18 For example, is it an LLC, a corporation? How 19 is it organized?</p> <p>20 A. Just independent.</p> <p>21 Q. Do you have any partners in O'Hair?</p> <p>22 A. No.</p> <p>23 Q. Is O'Hair registered with the state of 24 Wisconsin?</p> <p>25 A. Yes.</p>	<p style="text-align: center;">32</p> <p>1 Q. Do you keep an inventory of products to sell 2 to your clients or do you just have the 3 products that you use on your clients?</p> <p>4 A. Products I use.</p> <p>5 Q. Do you handle all aspects of the business for 6 O'Hair?</p> <p>7 A. Yes.</p> <p>8 Q. What are the policy limits for the business 9 policy covering O'Hair?</p> <p>10 A. It's an umbrella policy. Maybe a million- 11 dollar umbrella or something. I'd have to 12 look.</p> <p>13 Q. Is that just liability coverage or do you have 14 like a renter's property coverage with that?</p> <p>15 A. Just liability.</p> <p>16 Q. Have you ever made a claim under that policy?</p> <p>17 A. No.</p> <p>18 Q. Have you sold any property in the past five 19 years?</p> <p>20 A. Yes.</p> <p>21 Q. What properties have you sold in the past five 22 years?</p> <p>23 A. A property on 250th Street in Glenwood City 24 and 105 River Street in Woodville.</p> <p>25 Q. When did you sell the property on 250th in</p>

<p style="text-align: center;">33</p> <p>1 Glenwood?</p> <p>2 A. Last month.</p> <p>3 Q. Is this the property that you had referred to</p> <p>4 had been robbed twice that's your shed?</p> <p>5 A. Correct.</p> <p>6 Q. Did you list the property for sale prior to</p> <p>7 its selling last month?</p> <p>8 A. No.</p> <p>9 Q. Did somebody approach you requesting to buy</p> <p>10 it?</p> <p>11 A. Yes.</p> <p>12 Q. How much did you sell it for?</p> <p>13 A. Over 300,000, I believe.</p> <p>14 Q. When did you sell 105 River Street?</p> <p>15 A. Couple months ago.</p> <p>16 Q. Did you list that property for sale prior to</p> <p>17 its sale?</p> <p>18 A. No.</p> <p>19 Q. Did somebody approach you, seeking to buy the</p> <p>20 property?</p> <p>21 A. Yes.</p> <p>22 Q. How much did you sell that property for?</p> <p>23 A. 125, I believe.</p> <p>24 Q. When did you purchase 105 River Street?</p> <p>25 A. '99.</p>	<p style="text-align: center;">35</p> <p>1 A. It was an old lumber yard. You could drive</p> <p>2 through one side where they picked up lumber</p> <p>3 and dropped it off. The other side was an</p> <p>4 office and a little retail space.</p> <p>5 Q. Did you make any changes to the building when</p> <p>6 you owned the property?</p> <p>7 A. Yes, many.</p> <p>8 MS. WEBER: Before we get into those</p> <p>9 changes, why don't we take a short five-minute</p> <p>10 break? We can go off the record.</p> <p>11 (Recess taken)</p> <p>12 BY MS. WEBER:</p> <p>13 Q. Mrs. Grant, we just took a short break. Prior</p> <p>14 to the break I had asked you if you had made</p> <p>15 any changes to 105 River Street during your</p> <p>16 ownership, you said you had. Can you tell me</p> <p>17 what changes you made to the property?</p> <p>18 A. First, we took the front portion of one side</p> <p>19 of the building and put my beauty salon in</p> <p>20 there. After that --</p> <p>21 Q. Go ahead. Go ahead.</p> <p>22 A. After that, a party approached us and we put a</p> <p>23 dance studio in. And approximately during</p> <p>24 that same time, we finished the whole rest of</p> <p>25 the building into a bar and restaurant area.</p>
<p style="text-align: center;">34</p> <p>1 Q. How much did you purchase it for?</p> <p>2 A. I don't know.</p> <p>3 Q. Do you know what it was listed for?</p> <p>4 A. No.</p> <p>5 Q. Did you finance that purchase?</p> <p>6 A. Yes.</p> <p>7 Q. Who did you finance it through?</p> <p>8 A. Land contract with Wally Nelson.</p> <p>9 Q. I'm assuming since you sold that property that</p> <p>10 that has been paid off?</p> <p>11 A. It was paid off a long time ago, yes.</p> <p>12 Q. When did you pay it off?</p> <p>13 A. I don't know.</p> <p>14 Q. How much was that financing for?</p> <p>15 A. I don't know.</p> <p>16 Q. Did you ever miss a payment on that financing?</p> <p>17 A. No. Not that I know of.</p> <p>18 Q. Can you describe what the property looked like</p> <p>19 to us when you purchased it?</p> <p>20 MR. ANDERSON: Objection, form.</p> <p>21 BY MS. WEBER:</p> <p>22 Q. You can go ahead and answer.</p> <p>23 A. Which property?</p> <p>24 Q. 105 River Street. What did it look like when</p> <p>25 you purchased it?</p>	<p style="text-align: center;">36</p> <p>1 Q. When did you make the changes for the beauty</p> <p>2 salon?</p> <p>3 A. Shortly after we bought it, '99, 2000.</p> <p>4 Q. Approximately how much of the building did the</p> <p>5 salon take up?</p> <p>6 A. Very small portion.</p> <p>7 Q. Would you say 10 percent, 15 percent, 20</p> <p>8 percent?</p> <p>9 A. Fifteen maybe, 20.</p> <p>10 Q. The renovations you made for the beauty salon,</p> <p>11 did you finance those renovations?</p> <p>12 A. I don't recall.</p> <p>13 Q. The renovations when you put in the dance</p> <p>14 studio and the restaurant/bar area, did you</p> <p>15 finance those renovations?</p> <p>16 A. I believe some.</p> <p>17 Q. Do you know who they were financed through?</p> <p>18 A. Wisconsin Credit Union.</p> <p>19 Q. Do you know how much they were financed for?</p> <p>20 A. No.</p> <p>21 Q. Do you know if that financing has been paid</p> <p>22 off?</p> <p>23 A. Yes.</p> <p>24 Q. When was that financing paid off?</p> <p>25 A. I don't know.</p>

<p style="text-align: center;">37</p> <p>1 Q. Did you ever miss any payments on that</p> <p>2 financing?</p> <p>3 A. No.</p> <p>4 Q. Were there ever any appraisals done on the</p> <p>5 property?</p> <p>6 A. I imagine.</p> <p>7 Q. Do you remember more specifically if there</p> <p>8 were any done?</p> <p>9 A. No.</p> <p>10 Q. Did you ever list the property for sale?</p> <p>11 A. Yes.</p> <p>12 Q. When did you list it for sale?</p> <p>13 A. I don't know.</p> <p>14 Q. Did you list it for sale more than once?</p> <p>15 A. Yes.</p> <p>16 Q. Who was your listing agent the first time you</p> <p>17 listed it for sale?</p> <p>18 A. I'm not sure which order this went in. One</p> <p>19 was Tammy Degraw. The other was Larry</p> <p>20 Albrightson.</p> <p>21 Q. Will you spell Albrightson for us?</p> <p>22 A. A-l-b-r-i-g-h-t-s-o-n.</p> <p>23 Q. Can you give us a rough estimate of when those</p> <p>24 were listed? Was it before 2010, after 2010?</p> <p>25 A. After 2010, guessing.</p>	<p style="text-align: center;">39</p> <p>1 A. Yes.</p> <p>2 Q. Do you recognize this document?</p> <p>3 MR. ANDERSON: Fifth.</p> <p>4 A. On the advice of counsel, I elect to assert my</p> <p>5 Fifth Amendment privilege.</p> <p>6 BY MS. WEBER:</p> <p>7 Q. Is this a renter's rate quote procured by you</p> <p>8 and your husband for 105 River Street?</p> <p>9 MR. ANDERSON: Fifth.</p> <p>10 A. On the advice of counsel, I elect to assert my</p> <p>11 Fifth Amendment privilege.</p> <p>12 BY MS. WEBER:</p> <p>13 Q. Did you purchase this renter's policy from</p> <p>14 State Farm?</p> <p>15 MR. ANDERSON: Fifth.</p> <p>16 A. On the advice of counsel, I elect to assert my</p> <p>17 Fifth Amendment privilege.</p> <p>18 BY MS. WEBER:</p> <p>19 Q. Mrs. Grant, can you see a document I just put</p> <p>20 up on the screen?</p> <p>21 A. Yes.</p> <p>22 Q. I'm going to scroll through it. Please let me</p> <p>23 know if you want me to go faster or slower to</p> <p>24 give you a chance to review. (Scrolling</p> <p>25 through a document) Do you recognize this</p>
<p style="text-align: center;">38</p> <p>1 Q. Both times?</p> <p>2 A. Yes.</p> <p>3 Q. Was it before 2015?</p> <p>4 A. Don't know.</p> <p>5 Q. Was it listed for sale on December 29th, 2018?</p> <p>6 MR. ANDERSON: Fifth.</p> <p>7 A. On the advice of counsel, I elect to assert my</p> <p>8 Fifth Amendment privilege.</p> <p>9 BY MS. WEBER:</p> <p>10 Q. Did you personally ever pick out the insurance</p> <p>11 for 105 River Street?</p> <p>12 MR. ANDERSON: Fifth.</p> <p>13 A. On the advice of counsel, I elect to certify</p> <p>14 (sic) my Fifth Amendment privilege.</p> <p>15 BY MS. WEBER:</p> <p>16 Q. Was there a State Farm policy covering the</p> <p>17 property on December 29th, 2018?</p> <p>18 MR. ANDERSON: Fifth.</p> <p>19 A. On the advice of counsel, I elect to assert my</p> <p>20 Fifth Amendment privilege.</p> <p>21 BY MS. WEBER:</p> <p>22 Q. Ms. Grant, I'm now showing you a document we</p> <p>23 have previously marked in your husband's</p> <p>24 deposition as Exhibit 3. Can you see this</p> <p>25 document?</p>	<p style="text-align: center;">40</p> <p>1 document?</p> <p>2 MR. ANDERSON: Fifth.</p> <p>3 A. On the advice of counsel, I elect to assert my</p> <p>4 Fifth Amendment privilege.</p> <p>5 BY MS. WEBER:</p> <p>6 Q. Is this the insurance application for the</p> <p>7 business insurance covering 105 River Street</p> <p>8 in Woodville, Wisconsin?</p> <p>9 MR. ANDERSON: Fifth.</p> <p>10 A. On the advice of counsel, I elect to assert my</p> <p>11 Fifth Amendment privilege.</p> <p>12 BY MS. WEBER:</p> <p>13 Q. Is all the information in this document</p> <p>14 correct?</p> <p>15 MR. ANDERSON: Fifth.</p> <p>16 A. On the advice of counsel, I elect to assert my</p> <p>17 Fifth Amendment privilege.</p> <p>18 BY MS. WEBER:</p> <p>19 Q. Did you ultimately procure State Farm policy</p> <p>20 number ████████757-3 as described in this</p> <p>21 application?</p> <p>22 MR. ANDERSON: Fifth.</p> <p>23 A. On the advice of counsel, I elect to assert my</p> <p>24 Fifth Amendment privilege.</p> <p>25 BY MS. WEBER:</p>

<p style="text-align: center;">41</p> <p>1 Q. Did you submit this application in order to</p> <p>2 obtain a business insurance policy from State</p> <p>3 Farm?</p> <p>4 MR. ANDERSON: Fifth.</p> <p>5 A. On the advice of counsel, I elect to assert my</p> <p>6 Fifth Amendment privilege.</p> <p>7 MS. WEBER: We'll go ahead and mark</p> <p>8 this as Exhibit 4 as previously marked in Mr.</p> <p>9 Grant's deposition.</p> <p>10 MR. ANDERSON: Is there a need to</p> <p>11 mark it again or just recognize it as Exhibit</p> <p>12 4?</p> <p>13 MS. WEBER: We can just recognize</p> <p>14 it, that's fine.</p> <p>15 BY MS. WEBER:</p> <p>16 Q. Mrs. Grant, do you know what insurance company</p> <p>17 covered 105 River Street during and prior to</p> <p>18 2014?</p> <p>19 MR. ANDERSON: Objection.</p> <p>20 A. Don't recall.</p> <p>21 BY MS. WEBER:</p> <p>22 Q. Was there a business policy or other type of</p> <p>23 insurance policy on 105 River Street during</p> <p>24 2014?</p> <p>25 A. Yes.</p>	<p style="text-align: center;">43</p> <p>1 A. Am I supposed to like read this?</p> <p>2 Q. Review it to your consent so you can recognize</p> <p>3 it, if possible. (Scrolling through a</p> <p>4 document) Mrs. Grant, do you recognize this</p> <p>5 document?</p> <p>6 MR. ANDERSON: Fifth.</p> <p>7 A. On the advice of counsel, I elect to assert my</p> <p>8 Fifth Amendment privilege.</p> <p>9 BY MS. WEBER:</p> <p>10 Q. Are these the declarations and endorsements</p> <p>11 for the insurance policy that covered 105</p> <p>12 River Street on December 29th, 2018?</p> <p>13 MR. ANDERSON: Fifth.</p> <p>14 A. On the advice of counsel, I elect to assert my</p> <p>15 Fifth Amendment privilege.</p> <p>16 BY MS. WEBER:</p> <p>17 Q. Do exhibit 5 that I just showed you and</p> <p>18 Exhibit 6, which we are currently looking at,</p> <p>19 constitute the full agreement between you and</p> <p>20 State Farm?</p> <p>21 MR. ANDERSON: Ms. Weber, I don't</p> <p>22 know if you heard it, but I got a warning that</p> <p>23 my internet is unstable, so I don't know if</p> <p>24 the witness heard this.</p> <p>25 MS. WEBER: I don't think we heard</p>
<p style="text-align: center;">42</p> <p>1 Q. Who was your insurance agent for that policy?</p> <p>2 A. Don't recall.</p> <p>3 Q. What were your coverage limits on that policy?</p> <p>4 A. Don't know.</p> <p>5 Q. Mrs. Grant, can you see the document I just</p> <p>6 put up on my screen?</p> <p>7 A. Yes.</p> <p>8 Q. We have previously marked this document as</p> <p>9 Exhibit 5 during Mr. Grant's deposition. Do</p> <p>10 you recognize this document?</p> <p>11 MR. ANDERSON: Fifth.</p> <p>12 A. On the advice of counsel, I elect to assert my</p> <p>13 Fifth Amendment privilege.</p> <p>14 BY MS. WEBER:</p> <p>15 Q. I'm going to scroll through this document</p> <p>16 quickly for your review. Please let me know</p> <p>17 if you want me to go slower at any time.</p> <p>18 (Scrolling through a document) Have you</p> <p>19 reviewed the document?</p> <p>20 A. It passed by my eyes, yes.</p> <p>21 Q. Mrs. Grant, I'm now showing you a document</p> <p>22 previously marked as Exhibit 6. It is 38</p> <p>23 pages, so I'm going to scroll through it. Let</p> <p>24 me know if you need me to slow down at any</p> <p>25 time so you can review it properly.</p>	<p style="text-align: center;">44</p> <p>1 anything from you.</p> <p>2 MR. ANDERSON: Okay. Can you hear</p> <p>3 me now?</p> <p>4 MS. WEBER: Yes.</p> <p>5 MR. ANDERSON: Okay. Fifth.</p> <p>6 A. On the advice of counsel, I elect to assert my</p> <p>7 Fifth Amendment privilege.</p> <p>8 BY MS. WEBER:</p> <p>9 Q. Mrs. Grant, I'm now showing you Exhibit 5 once</p> <p>10 again. Have you ever read this document?</p> <p>11 MR. ANDERSON: Fifth.</p> <p>12 A. On the advice of counsel, I elect to assert my</p> <p>13 Fifth Amendment privilege.</p> <p>14 BY MS. WEBER:</p> <p>15 Q. Did you read this document any time in 2015?</p> <p>16 MR. ANDERSON: Fifth.</p> <p>17 A. On the advice of counsel, I elect to assert my</p> <p>18 Fifth Amendment privilege.</p> <p>19 BY MS. WEBER:</p> <p>20 Q. Did you read this document any time in 2016?</p> <p>21 MR. ANDERSON: Fifth.</p> <p>22 A. On the advice of counsel, I elect to assert my</p> <p>23 Fifth Amendment privilege.</p> <p>24 BY MS. WEBER:</p> <p>25 Q. Did you read this document anytime in 2017?</p>

<p style="text-align: center;">45</p> <p>1 MR. ANDERSON: Fifth.</p> <p>2 A. On the advice of counsel, I elect to assert my</p> <p>3 Fifth Amendment privilege.</p> <p>4 BY MS. WEBER:</p> <p>5 Q. Did you read this document anytime in 2018?</p> <p>6 MR. ANDERSON: Fifth.</p> <p>7 A. On the advice of counsel, I elect to assert my</p> <p>8 Fifth Amendment privilege.</p> <p>9 BY MS. WEBER:</p> <p>10 Q. Did you read this document anytime in 2019?</p> <p>11 MR. ANDERSON: Fifth.</p> <p>12 A. On the advice of counsel, I elect to assert my</p> <p>13 Fifth Amendment privilege.</p> <p>14 BY MS. WEBER:</p> <p>15 Q. Have you read this document any time in the</p> <p>16 course of the litigation that you initiated</p> <p>17 with State Farm for which we are here today?</p> <p>18 MR. ANDERSON: Fifth.</p> <p>19 A. On the advice of counsel, I elect to assert my</p> <p>20 Fifth Amendment privilege.</p> <p>21 BY MS. WEBER:</p> <p>22 Q. Mrs. Grant, I'm once again showing you Exhibit</p> <p>23 6. Did you review this document in 2018?</p> <p>24 MR. ANDERSON: Fifth.</p> <p>25 A. On the advice of counsel, I elect to assert my</p>	<p style="text-align: center;">47</p> <p>1 Changed." Did I read that correctly.</p> <p>2 A. Yes.</p> <p>3 Q. Do you know what building coverage changed</p> <p>4 when you received these declarations?</p> <p>5 MR. ANDERSON: Fifth.</p> <p>6 A. On the advice of counsel, I elect to assert my</p> <p>7 Fifth Amendment privilege.</p> <p>8 BY MS. WEBER:</p> <p>9 Q. Had you requested an increase in your policy</p> <p>10 limits prior to receiving this declaration?</p> <p>11 MR. ANDERSON: Fifth.</p> <p>12 A. On the advice of counsel, I elect to assert my</p> <p>13 Fifth Amendment privilege.</p> <p>14 BY MS. WEBER:</p> <p>15 Q. Did you review this document upon receipt?</p> <p>16 MR. ANDERSON: Fifth.</p> <p>17 A. On the advice of counsel, I elect to assert my</p> <p>18 Fifth Amendment privilege.</p> <p>19 BY MS. WEBER:</p> <p>20 Q. Who was your insurance agent in relation to</p> <p>21 this policy?</p> <p>22 MR. ANDERSON: Objection, form. Are</p> <p>23 you referencing the '18/'19 policy, '17/'18,</p> <p>24 '16/'17?</p> <p>25 BY MS. WEBER:</p>
<p style="text-align: center;">46</p> <p>1 Fifth Amendment privilege.</p> <p>2 BY MS. WEBER:</p> <p>3 Q. About halfway through this page, there is a</p> <p>4 note that says, "Reason for declarations:</p> <p>5 Your policy is amended September 27, 2018,</p> <p>6 Building Coverage Changed." Did I read that</p> <p>7 correctly?</p> <p>8 MR. ANDERSON: You can answer that.</p> <p>9 A. I can't see it.</p> <p>10 MR. ANDERSON: Zoom in any?</p> <p>11 BY MS. WEBER:</p> <p>12 Q. Is that better?</p> <p>13 A. (Examining documents) No. I still can't see</p> <p>14 it.</p> <p>15 Q. (Zooming in).</p> <p>16 A. Okay.</p> <p>17 MR. ANDERSON: The question was if</p> <p>18 you read it correctly?</p> <p>19 MS. WEBER: Correct.</p> <p>20 A. I see it now.</p> <p>21 BY MS. WEBER:</p> <p>22 Q. Okay. I'm going to read it one more time, now</p> <p>23 that you can see it, under "Reasons for</p> <p>24 Declarations," it reads, "Your policy is</p> <p>25 amended September 27, 2018, Building Coverage</p>	<p style="text-align: center;">48</p> <p>1 Q. I'm showing you still the Exhibit 6, the</p> <p>2 declarations, the policy period is listed at</p> <p>3 the top. For this policy period, who was your</p> <p>4 insurance agent?</p> <p>5 A. Chris Lemay.</p> <p>6 Q. How did you communicate with Mr. Lemay?</p> <p>7 A. Phone or office.</p> <p>8 Q. Was there a fire at 105 River Street on</p> <p>9 December 29th, 2018?</p> <p>10 MR. ANDERSON: Fifth.</p> <p>11 A. On the advice of counsel, I elect to assert my</p> <p>12 Fifth Amendment privilege.</p> <p>13 BY MS. WEBER:</p> <p>14 Q. Did you make an insurance claim to State Farm</p> <p>15 in relation to this fire?</p> <p>16 MR. ANDERSON: Fifth.</p> <p>17 A. On the advice of counsel, I elect to assert my</p> <p>18 Fifth Amendment privilege.</p> <p>19 BY MS. WEBER:</p> <p>20 Q. During the process of the claim you made to</p> <p>21 State Farm in relation to the fire, did you</p> <p>22 communicate through Chris Lemay or did you</p> <p>23 communicate directly with State Farm?</p> <p>24 MR. ANDERSON: Objection as to form</p> <p>25 and Fifth.</p>

<p style="text-align: center;">49</p> <p>1 A. On the advice of counsel, I elect to assert my 2 Fifth Amendment privilege. 3 BY MS. WEBER: 4 Q. Did you ever cancel your hair salon, day spa 5 and barber policy with State Farm? 6 MR. ANDERSON: Objection, Fifth. 7 A. On the advice of counsel, I elect to assert my 8 Fifth Amendment privilege. 9 BY MS. WEBER: 10 Q. Did the hair salon, day spa and barber policy 11 you had with State Farm ever lapse? 12 MR. ANDERSON: Objection, Fifth. 13 A. On the advice of counsel, I elect to assert my 14 Fifth Amendment privilege. 15 BY MS. WEBER: 16 Q. Did you ever request an increase in policy 17 limits between January 15th, 2018, and January 18 15th, 2019, on your hair salon, day spa and 19 barber policy? 20 MR. ANDERSON: Fifth. 21 A. On the advice of counsel, I elect to assert my 22 Fifth Amendment privilege. 23 BY MS. WEBER: 24 Q. Did you ever receive an increase in policy 25 limits between January 15, 2018, and January</p>	<p style="text-align: center;">51</p> <p>1 Fifth Amendment privilege. 2 BY MS. WEBER: 3 Q. Did you go to 105 River Street at any time on 4 December 29th, 2018? 5 MR. ANDERSON: Fifth. 6 A. On the advice of counsel, I elect to the 7 assert my Fifth Amendment privilege. 8 BY MS. WEBER: 9 Q. When was the last time you were at 105 River 10 Street prior to December 29th, 2018? 11 MR. ANDERSON: Fifth. 12 A. On the advice of counsel, I elect to assert my 13 Fifth Amendment privilege. 14 BY MS. WEBER: 15 Q. The last time you were at 105 River Street 16 prior to December 29th, 2018, what were you 17 doing there? 18 MR. ANDERSON: Fifth. 19 A. On the advice of counsel, I elect to assert my 20 Fifth Amendment privilege. 21 BY MS. WEBER: 22 Q. The last time you were at 105 River Street 23 prior to December 29th, 2018, what part of the 24 building were you in? 25 MR. ANDERSON: Fifth.</p>
<p style="text-align: center;">50</p> <p>1 15, 2019, on your hair salon, day spa and 2 barber policy listed with State Farm? 3 MR. ANDERSON: Fifth. 4 A. On advice of counsel, I elect to assert my 5 Fifth Amendment privilege. 6 BY MS. WEBER: 7 Q. Did you know your policy limits on your hair 8 salon, day spa and barber policy in the fall 9 of 2018? 10 MR. ANDERSON: Fifth. 11 A. On the advice of counsel, I elect to assert my 12 Fifth Amendment privilege. 13 BY MS. WEBER: 14 Q. Where were you on December 29th, 2018, in the 15 early morning hours? 16 MR. ANDERSON: Fifth. 17 A. On the advice of counsel, I elect to assert my 18 Fifth Amendment privilege. 19 BY MS. WEBER: 20 Q. Who were you with in the early morning hours 21 of December 29th, 2018? 22 MR. ANDERSON: Objection, assumes 23 facts not in evidence and as to form and 24 Fifth. 25 A. On the advice of counsel, I elect to assert my</p>	<p style="text-align: center;">52</p> <p>1 A. On the advice of counsel, I elect to assert my 2 Fifth Amendment privilege. 3 BY MS. WEBER: 4 Q. The last time you were at 105 River Street 5 prior to December 29th, 2018, were you there 6 alone? 7 MR. ANDERSON: Fifth. 8 A. On the advice of counsel, I elect to assert my 9 Fifth Amendment privilege. 10 BY MS. WEBER: 11 Q. The last time you were at 105 River Street 12 prior to December 29th, 2018, how long were 13 you there? 14 MR. ANDERSON: Fifth. 15 A. On the advice of counsel, I elect to assert my 16 Fifth Amendment privilege. 17 BY MS. WEBER: 18 Q. Have you spoken to any family about the fire 19 that occurred at 105 River Street on December 20 29th, 2018? 21 MR. ANDERSON: Fifth. 22 A. On the advice of counsel, I elect to assert my 23 Fifth Amendment privilege. 24 BY MS. WEBER: 25 Q. Have you spoken to any friends about the fire</p>

<p style="text-align: center;">53</p> <p>1 that occurred at 105 River Street on December</p> <p>2 29th, 2018?</p> <p>3 MR. ANDERSON: Fifth.</p> <p>4 A. On the advice of counsel, I elect to assert my</p> <p>5 Fifth Amendment privilege.</p> <p>6 BY MS. WEBER:</p> <p>7 Q. Have you spoken to any law enforcement</p> <p>8 regarding the fire that occurred at 105 River</p> <p>9 Street on December 29th, 2018?</p> <p>10 MR. ANDERSON: Fifth.</p> <p>11 A. On the advice of counsel, I elect to assert my</p> <p>12 Fifth Amendment privilege.</p> <p>13 BY MS. WEBER:</p> <p>14 Q. Have you spoken to any agents in the state</p> <p>15 fire marshal's office regarding the fire that</p> <p>16 occurred at 105 River Street on December 29th,</p> <p>17 2018?</p> <p>18 MR. ANDERSON: Fifth.</p> <p>19 A. On the advice of counsel, I elect to assert my</p> <p>20 Fifth Amendment privilege.</p> <p>21 BY MS. WEBER:</p> <p>22 Q. Have you spoken to State Farm regarding the</p> <p>23 fire at 105 River Street on December 29th,</p> <p>24 2018?</p> <p>25 MR. ANDERSON: Fifth.</p>	<p style="text-align: center;">55</p> <p>1 MR. ANDERSON: Fifth.</p> <p>2 A. On the advice of counsel, I elect to assert my</p> <p>3 Fifth Amendment privilege.</p> <p>4 BY MS. WEBER:</p> <p>5 Q. Did law enforcement investigating the fire</p> <p>6 that occurred at 105 River Street on December</p> <p>7 29th, 2018, determine that the fire was caused</p> <p>8 by arson?</p> <p>9 MR. ANDERSON: Fifth.</p> <p>10 A. On the advice of counsel, I elect to assert my</p> <p>11 Fifth Amendment privilege.</p> <p>12 BY MS. WEBER:</p> <p>13 Q. Has law enforcement arrested anybody in</p> <p>14 connection with the fire that occurred at 105</p> <p>15 River Street on December 29th, 2018?</p> <p>16 MR. ANDERSON: Fifth.</p> <p>17 A. On the advice of counsel, I elect to assert my</p> <p>18 Fifth Amendment privilege.</p> <p>19 BY MS. WEBER:</p> <p>20 Q. Mrs. Grant, I'm now showing a document we've</p> <p>21 marked as Exhibit 10. Do you recognize this</p> <p>22 document?</p> <p>23 MR. ANDERSON: Fifth.</p> <p>24 A. On the advice of counsel, I elect to assert my</p> <p>25 Fifth Amendment privilege.</p>
<p style="text-align: center;">54</p> <p>1 A. On the advice of counsel, I elect to assert my</p> <p>2 Fifth Amendment privilege.</p> <p>3 BY MS. WEBER:</p> <p>4 Q. Mrs. Grant, I'm showing you a document which</p> <p>5 we will mark as Exhibit 31. Do you recognize</p> <p>6 this document?</p> <p>7 MR. ANDERSON: Fifth.</p> <p>8 A. On the advice of counsel, I elect to assert my</p> <p>9 Fifth Amendment privilege.</p> <p>10 BY MS. WEBER:</p> <p>11 Q. Is this a copy of the recorded statement you</p> <p>12 gave to State Farm's claim adjuster, Greg</p> <p>13 Peterson, following the fire?</p> <p>14 MR. ANDERSON: Fifth.</p> <p>15 A. On the advice of counsel, I elect to assert my</p> <p>16 Fifth Amendment privilege.</p> <p>17 BY MS. WEBER:</p> <p>18 Q. Is everything that you said in this statement</p> <p>19 still correct?</p> <p>20 MR. ANDERSON: Fifth.</p> <p>21 A. On the advice of counsel, I elect to assert my</p> <p>22 Fifth Amendment privilege.</p> <p>23 BY MS. WEBER:</p> <p>24 Q. Is there anything in this document you would</p> <p>25 like to change?</p>	<p style="text-align: center;">56</p> <p>1 BY MS. WEBER:</p> <p>2 Q. Does this document accurately reflect the</p> <p>3 amount State Farm has paid to you on your</p> <p>4 building coverage claim in relation to the</p> <p>5 fire at 105 River Street on December 29th,</p> <p>6 2018?</p> <p>7 MR. ANDERSON: Fifth.</p> <p>8 A. On the advice of counsel, I elect to assert my</p> <p>9 Fifth Amendment privilege.</p> <p>10 BY MS. WEBER:</p> <p>11 Q. Has State Farm paid you \$568,044 in insurance</p> <p>12 benefits for building coverage related to the</p> <p>13 fire at 105 River Street on December 29th,</p> <p>14 2018?</p> <p>15 MR. ANDERSON: Fifth.</p> <p>16 A. On the advice of counsel, I elect to assert my</p> <p>17 Fifth Amendment privilege.</p> <p>18 BY MS. WEBER:</p> <p>19 Q. Mrs. Grant, I'm now showing you a document we</p> <p>20 have marked as Exhibit 11. Do you recognize</p> <p>21 this document?</p> <p>22 MR. ANDERSON: Fifth.</p> <p>23 A. On the advice of counsel, I elect to assert my</p> <p>24 Fifth Amendment privilege.</p> <p>25 BY MS. WEBER:</p>

<p style="text-align: center;">57</p> <p>1 Q. Did you receive this letter from State Farm in 2 connection with your insurance claim regarding 3 the fire at 105 River Street on December 29th, 4 2018?</p> <p>5 MR. ANDERSON: Fifth.</p> <p>6 A. On the advice of counsel, I elect to assert my 7 Fifth Amendment privilege.</p> <p>8 BY MS. WEBER:</p> <p>9 Q. To make our life slightly easier now going 10 forward, when I refer to "the fire," I'm 11 referring to the fire that took place at 105 12 River Street on December 29th, 2018.</p> <p>13 MR. ANDERSON: Instead of saying 14 December 29, 2018, with an address, we can say 15 the fire, understood.</p> <p>16 BY MS. WEBER:</p> <p>17 Q. Mrs. Grant, I'm now showing you a document we 18 have marked as Exhibit 12. Does this document 19 accurately reflect what State Farm has paid on 20 your personal property claim related to the 21 fire?</p> <p>22 MR. ANDERSON: Fifth.</p> <p>23 A. On the advice of counsel, I elect to assert my 24 Fifth Amendment privilege.</p> <p>25 BY MS. WEBER:</p>	<p style="text-align: center;">59</p> <p>1 MR. ANDERSON: Fifth.</p> <p>2 A. On the advice of counsel, I elect to assert my 3 Fifth Amendment privilege.</p> <p>4 BY MS. WEBER:</p> <p>5 Q. Has state farmed paid you \$390.67 in lost 6 income in relation to the fire?</p> <p>7 MR. ANDERSON: Fifth.</p> <p>8 A. On the advice of counsel, I elect to assert my 9 Fifth Amendment privilege.</p> <p>10 BY MS. WEBER:</p> <p>11 Q. Mrs. Grant, I'm now showing you a document we 12 have marked as Exhibit 15. Do you recognize 13 this document?</p> <p>14 MR. ANDERSON: Fifth.</p> <p>15 A. On the advice of counsel, I elect to assert my 16 Fifth Amendment privilege.</p> <p>17 BY MS. WEBER:</p> <p>18 Q. Did you receive this letter in conjunction 19 with the claim you made to State Farm 20 regarding the fire?</p> <p>21 MR. ANDERSON: Fifth.</p> <p>22 A. On the advice of counsel, I elect to assert my 23 Fifth Amendment privilege.</p> <p>24 BY MS. WEBER:</p> <p>25 Q. Mrs. Grant, I'm now showing you a document we</p>
<p style="text-align: center;">58</p> <p>1 Q. Has State Farm paid you \$14,792.02 on your 2 personal property claim related to the fire?</p> <p>3 MR. ANDERSON: Fifth.</p> <p>4 A. On the advice of counsel, I elect to assert my 5 Fifth Amendment privilege.</p> <p>6 BY MS. WEBER:</p> <p>7 Q. Mrs. Grant, I'm now showing you a document we 8 have marked as Exhibit 13. Did you receive 9 this document in relation to the claim you 10 made to State Farm related to the fire?</p> <p>11 MR. ANDERSON: Fifth.</p> <p>12 A. On the advice of counsel, I elect to assert my 13 Fifth Amendment privilege.</p> <p>14 BY MS. WEBER:</p> <p>15 Q. Mrs. Grant, I'm now showing you a document we 16 have marked as Exhibit 14. Do you recognize 17 this document?</p> <p>18 MR. ANDERSON: Fifth.</p> <p>19 A. On the advice of counsel, I elect to assert my 20 Fifth Amendment privilege.</p> <p>21 BY MS. WEBER:</p> <p>22 Q. Does this document accurately reflect what 23 State Farm has paid to you for business 24 interruption on your loss of income claim in 25 relation to the fire?</p>	<p style="text-align: center;">60</p> <p>1 have marked as Exhibit 16. Do you recognize 2 this document?</p> <p>3 MR. ANDERSON: Fifth.</p> <p>4 A. On the advice of counsel, I elect to assert my 5 Fifth Amendment privilege.</p> <p>6 BY MS. WEBER:</p> <p>7 Q. Does this document accurately reflect what 8 State Farm has paid for the fire department's 9 surcharge in relation to the fire?</p> <p>10 MR. ANDERSON: Fifth.</p> <p>11 A. On the advice of counsel, I elect to assert my 12 Fifth Amendment privilege.</p> <p>13 BY MS. WEBER:</p> <p>14 Q. Has State Farm paid \$2,500 in fire department 15 fees in relation to the fire?</p> <p>16 MR. ANDERSON: Fifth.</p> <p>17 A. On the advice of counsel, I elect to assert my 18 Fifth Amendment privilege.</p> <p>19 BY MS. WEBER:</p> <p>20 Q. The four payments we just discussed, do they 21 represent all the payments made by State Farm 22 in relation to the fire?</p> <p>23 MR. ANDERSON: Fifth.</p> <p>24 A. On the advice of counsel, I elect to assert my 25 Fifth Amendment privilege.</p>

<p style="text-align: center;">61</p> <p>1 BY MS. WEBER:</p> <p>2 Q. Has State Farm paid a total of \$585,726.69 on</p> <p>3 the insurance claim related to the fire?</p> <p>4 MR. ANDERSON: Fifth.</p> <p>5 A. On the advice of counsel, I elect to assert my</p> <p>6 Fifth Amendment privilege.</p> <p>7 BY MS. WEBER:</p> <p>8 Q. Mrs. Grant, I'm now showing you a document we</p> <p>9 have marked as Exhibit 17. Do you recognize</p> <p>10 this document?</p> <p>11 MR. ANDERSON: Fifth.</p> <p>12 A. On the advice of counsel, I elect to assert my</p> <p>13 Fifth Amendment privilege.</p> <p>14 BY MS. WEBER:</p> <p>15 Q. Did you receive this document in relation to</p> <p>16 the claim you made to State Farm for the fire?</p> <p>17 MR. ANDERSON: Fifth.</p> <p>18 A. On the advice of counsel, I elect to assert my</p> <p>19 Fifth Amendment privilege.</p> <p>20 BY MS. WEBER:</p> <p>21 Q. Mrs. Grant, I am now showing you a document we</p> <p>22 have marked as Exhibit 18. Do you recognize</p> <p>23 this document?</p> <p>24 MR. ANDERSON: Fifth.</p> <p>25 A. On the advice of counsel, I elect to assert my</p>	<p style="text-align: center;">63</p> <p>1 fire?</p> <p>2 MR. ANDERSON: Fifth.</p> <p>3 A. On the advice of counsel, I elect to assert my</p> <p>4 Fifth Amendment privilege.</p> <p>5 BY MS. WEBER:</p> <p>6 Q. Mrs. Grant, I am now showing you a document we</p> <p>7 have marked as Exhibit 20. Do you recognize</p> <p>8 this document?</p> <p>9 MR. ANDERSON: Fifth.</p> <p>10 A. On the advice of counsel, I elect to assert my</p> <p>11 Fifth Amendment privilege.</p> <p>12 BY MS. WEBER:</p> <p>13 Q. Did you or your husband submit this document</p> <p>14 to State Farm in relation to the insurance</p> <p>15 claim you made regarding the fire?</p> <p>16 MR. ANDERSON: Fifth.</p> <p>17 A. On the advice of counsel, I elect to assert my</p> <p>18 Fifth Amendment privilege.</p> <p>19 BY MS. WEBER:</p> <p>20 Q. Mrs. Grant, I'm now showing you a document we</p> <p>21 have marked as Exhibit 21. It is a letter</p> <p>22 dated January 28th, 2019. Do you recognize</p> <p>23 this document?</p> <p>24 MR. ANDERSON: Fifth.</p> <p>25 A. On the advice of counsel, I elect to assert my</p>
<p style="text-align: center;">62</p> <p>1 Fifth Amendment privilege.</p> <p>2 BY MS. WEBER:</p> <p>3 Q. Did you receive this document in relation to</p> <p>4 the insurance claim that you made to State</p> <p>5 Farm for the fire?</p> <p>6 MR. ANDERSON: Fifth.</p> <p>7 A. On the advice of counsel, I elect to assert my</p> <p>8 Fifth Amendment privilege.</p> <p>9 BY MS. WEBER:</p> <p>10 Q. Mrs. Grant, I'm now showing you a document we</p> <p>11 marked as Exhibit 19. It's a letter dated</p> <p>12 February 13th, 2020. Do you recognize this</p> <p>13 document?</p> <p>14 MR. ANDERSON: Fifth.</p> <p>15 A. On the advice of counsel, I elect to assert my</p> <p>16 Fifth Amendment privilege.</p> <p>17 BY MS. WEBER:</p> <p>18 Q. Mrs. Grant, who is Katie J. Bosworth?</p> <p>19 MR. ANDERSON: Fifth.</p> <p>20 A. On the advice of counsel, I elect to assert my</p> <p>21 Fifth Amendment privilege.</p> <p>22 BY MS. WEBER:</p> <p>23 Q. Did you and Mr. Grant hire Katie J. Bosworth</p> <p>24 to represent you in relation to the insurance</p> <p>25 claim you made to State Farm regarding the</p>	<p style="text-align: center;">64</p> <p>1 Fifth Amendment privilege.</p> <p>2 BY MS. WEBER:</p> <p>3 Q. Did you receive this document in relation to</p> <p>4 the insurance claim you made to State Farm</p> <p>5 regarding the fire?</p> <p>6 MR. ANDERSON: Fifth.</p> <p>7 A. On the advice of counsel, I elect to assert my</p> <p>8 Fifth Amendment privilege.</p> <p>9 BY MS. WEBER:</p> <p>10 Q. Mrs. Grant, I'm now showing you a document</p> <p>11 that we have marked as Exhibit 22. It's a</p> <p>12 letter dated March 7, 2019. Do you recognize</p> <p>13 this document?</p> <p>14 MR. ANDERSON: Fifth.</p> <p>15 A. On the advice of counsel, I elect to assert my</p> <p>16 Fifth Amendment privilege.</p> <p>17 BY MS. WEBER:</p> <p>18 Q. Did you receive this document in relation to</p> <p>19 the insurance claim you made to State Farm</p> <p>20 regarding the fire?</p> <p>21 MR. ANDERSON: Fifth.</p> <p>22 A. On the advice of counsel, I elect to assert my</p> <p>23 Fifth Amendment privilege.</p> <p>24 BY MS. WEBER:</p> <p>25 Q. Mrs. Grant, I'm now showing you a document we</p>

<p style="text-align: center;">65</p> <p>1 have marked as Exhibit 23. It is a letter</p> <p>2 dated May 28th, 2019. Do you recognize this</p> <p>3 document?</p> <p>4 MR. ANDERSON: Fifth.</p> <p>5 A. On the advice of counsel, I elect to assert my</p> <p>6 Fifth Amendment privilege.</p> <p>7 BY MS. WEBER:</p> <p>8 Q. Did you receive this document in relation to</p> <p>9 the insurance claim you made to State Farm</p> <p>10 regarding the fire?</p> <p>11 MR. ANDERSON: Fifth.</p> <p>12 A. On the advice of counsel, I elect to assert my</p> <p>13 Fifth Amendment privilege.</p> <p>14 BY MS. WEBER:</p> <p>15 Q. Mrs. Grant, I'm now showing you a document we</p> <p>16 have marked as Exhibit 24. Do you recognize</p> <p>17 this document?</p> <p>18 MR. ANDERSON: Fifth.</p> <p>19 A. On the advice of counsel, I elect to assert my</p> <p>20 Fifth Amendment privilege.</p> <p>21 BY MS. WEBER:</p> <p>22 Q. Did you receive this document in relation to</p> <p>23 the insurance claim you made to State Farm</p> <p>24 regarding the fire?</p> <p>25 MR. ANDERSON: Fifth.</p>	<p style="text-align: center;">67</p> <p>1 BY MS. WEBER:</p> <p>2 Q. Did you receive this letter in relation to the</p> <p>3 insurance claim you made to State Farm</p> <p>4 regarding the fire?</p> <p>5 MR. ANDERSON: Fifth. Fifth.</p> <p>6 A. On the advice of my counsel, I elect to assert</p> <p>7 my Fifth Amendment privilege.</p> <p>8 BY MS. WEBER:</p> <p>9 Q. Mrs. Grant, I am now showing you a document we</p> <p>10 have marked as Exhibit 27, a letter dated</p> <p>11 September 14, 2020. Do you recognize this</p> <p>12 document?</p> <p>13 MR. ANDERSON: Fifth.</p> <p>14 A. On the advice of counsel, I elect to assert my</p> <p>15 Fifth Amendment privilege.</p> <p>16 BY MS. WEBER:</p> <p>17 Q. Did you receive this document in relation to</p> <p>18 the insurance claim you made to State Farm</p> <p>19 regarding the fire?</p> <p>20 MR. ANDERSON: Fifth.</p> <p>21 A. On the advice of counsel, I elect to assert my</p> <p>22 Fifth Amendment privilege.</p> <p>23 MS. WEBER: And we are in a good</p> <p>24 place to take a break. Let's go off the</p> <p>25 record.</p>
<p style="text-align: center;">66</p> <p>1 A. On the advice of counsel, I elect to assert my</p> <p>2 Fifth Amendment privilege.</p> <p>3 BY MS. WEBER:</p> <p>4 Q. Mrs. Grant, I am now showing you a document we</p> <p>5 have marked as Exhibit 25, a letter dated</p> <p>6 August 26, 2020. Do you recognize this</p> <p>7 document?</p> <p>8 MR. ANDERSON: Fifth.</p> <p>9 A. On the advice of counsel, I elect to assert my</p> <p>10 Fifth Amendment privilege.</p> <p>11 BY MS. WEBER:</p> <p>12 Q. Did you receive this document in relation to</p> <p>13 the claims you made to State Farm regarding</p> <p>14 the fire?</p> <p>15 MR. ANDERSON: Fifth.</p> <p>16 A. On the advice of counsel, I elect to assert my</p> <p>17 Fifth Amendment privilege.</p> <p>18 BY MS. WEBER:</p> <p>19 Q. Mrs. Grant, I am now showing you a document we</p> <p>20 have marked as Exhibit 26, a letter dated</p> <p>21 September 8, 2020. Do you recognize this</p> <p>22 document?</p> <p>23 MR. ANDERSON: Fifth.</p> <p>24 A. On the advice of counsel, I elect to assert my</p> <p>25 Fifth Amendment privilege.</p>	<p style="text-align: center;">68</p> <p>1 MR. ANDERSON: How long. 11:15?</p> <p>2 MS. WEBER: Yeah, let's do 11:15.</p> <p>3 MR. ANDERSON: Thank you.</p> <p>4 (Recess taken)</p> <p>5 BY MS. WEBER:</p> <p>6 Q. Mrs. Grant, I'm now showing you a document we</p> <p>7 will mark as Exhibit 32. Do you recognize</p> <p>8 this document?</p> <p>9 MR. ANDERSON: Fifth.</p> <p>10 A. On the advice of counsel, I elect to assert my</p> <p>11 Fifth Amendment privilege.</p> <p>12 BY MS. WEBER:</p> <p>13 Q. Is this document the complaint that you and</p> <p>14 your husband Kevin Grant filed in this action</p> <p>15 against State Farm?</p> <p>16 MR. ANDERSON: Fifth.</p> <p>17 A. On the advice of counsel, I elect to assert my</p> <p>18 Fifth Amendment privilege.</p> <p>19 BY MS. WEBER:</p> <p>20 Q. Are you claiming that State Farm breached the</p> <p>21 insurance contract in this action?</p> <p>22 MR. ANDERSON: Fifth.</p> <p>23 A. On the advice of counsel, I elect to assert my</p> <p>24 Fifth Amendment privilege.</p> <p>25 BY MS. WEBER:</p>

<p style="text-align: center;">69</p> <p>1 Q. Did State Farm breach the insurance contract?</p> <p>2 MR. ANDERSON: Fifth.</p> <p>3 A. On the advice of counsel, I elect to assert my</p> <p>4 Fifth Amendment privilege.</p> <p>5 BY MS. WEBER:</p> <p>6 Q. Has State Farm paid you all sums due under the</p> <p>7 contract?</p> <p>8 MR. ANDERSON: Fifth.</p> <p>9 A. On the advice of counsel, I elect to assert my</p> <p>10 Fifth Amendment privilege.</p> <p>11 BY MS. WEBER:</p> <p>12 Q. Can you tell me what facts you base your</p> <p>13 breach of contract claim upon?</p> <p>14 MR. ANDERSON: Fifth.</p> <p>15 A. On the advice of counsel, I elect to assert my</p> <p>16 Fifth Amendment privilege.</p> <p>17 BY MS. WEBER:</p> <p>18 Q. In this action, are you claiming that State</p> <p>19 Farm acted in bad faith in the adjustment of</p> <p>20 your insurance claim?</p> <p>21 MR. ANDERSON: Objection, calls for</p> <p>22 a conclusion of law and Fifth.</p> <p>23 A. On the advice of counsel, I elect to assert my</p> <p>24 Fifth Amendment privilege.</p> <p>25 BY MS. WEBER:</p>	<p style="text-align: center;">71</p> <p>1 Fifth Amendment privilege.</p> <p>2 BY MS. WEBER:</p> <p>3 Q. Are you claiming that State Farm acted</p> <p>4 negligently in this action?</p> <p>5 MR. ANDERSON: Fifth.</p> <p>6 A. On the advice of counsel, I elect to assert my</p> <p>7 Fifth Amendment privilege.</p> <p>8 BY MS. WEBER:</p> <p>9 Q. Did State Farm act negligently --</p> <p>10 MR. ANDERSON: Objection, calls --</p> <p>11 I'm sorry. Apologies.</p> <p>12 BY MS. WEBER:</p> <p>13 Q. Did State Farm act negligently regarding your</p> <p>14 insurance policy?</p> <p>15 MR. ANDERSON: Objection, calls for</p> <p>16 a conclusion of law which this witness isn't</p> <p>17 qualified to answer. Further, Fifth.</p> <p>18 A. On the advice of counsel, I elect to assert my</p> <p>19 Fifth Amendment privilege.</p> <p>20 BY MS. WEBER:</p> <p>21 Q. What is the current condition of 105 River</p> <p>22 Street?</p> <p>23 MR. ANDERSON: Fifth.</p> <p>24 A. On the advice of counsel, I elect to assert my</p> <p>25 Fifth Amendment privilege.</p>
<p style="text-align: center;">70</p> <p>1 Q. Mrs. Grant, will you please read paragraph 10</p> <p>2 of the document I have up, Exhibit 32?</p> <p>3 MR. ANDERSON: Out loud or to</p> <p>4 herself?</p> <p>5 BY MS. WEBER:</p> <p>6 Q. Out loud, please.</p> <p>7 A. "Defendant State Farm and Casualty Company has</p> <p>8 failed to exercise good faith with respect to</p> <p>9 plaintiffs and their claims under the subject</p> <p>10 policy of insurance and, instead, has</p> <p>11 exercised bad faith by failing to timely pay</p> <p>12 plaintiffs in full for their insurance losses</p> <p>13 without a reasonable basis and with knowledge</p> <p>14 or reckless disregard to the lack of</p> <p>15 reasonable basis for same."</p> <p>16 Q. Are you claiming in this action that State</p> <p>17 Farm acted in bad faith?</p> <p>18 MR. ANDERSON: Fifth.</p> <p>19 A. On the advice of counsel, I elect to assert my</p> <p>20 Fifth Amendment privilege.</p> <p>21 BY MS. WEBER:</p> <p>22 Q. Did State Farm fairly and reasonably adjust</p> <p>23 your insurance claim related to the fire?</p> <p>24 MR. ANDERSON: Fifth.</p> <p>25 A. On the advice of counsel, I elect to assert my</p>	<p style="text-align: center;">72</p> <p>1 BY MS. WEBER:</p> <p>2 Q. Prior to your sale of 105 River Street, did</p> <p>3 you do any demolition after the fire?</p> <p>4 MR. ANDERSON: Fifth.</p> <p>5 A. On the advice of counsel, I elect to assert my</p> <p>6 Fifth Amendment privilege.</p> <p>7 BY MS. WEBER:</p> <p>8 Q. Prior to your sale of 105 River Street and</p> <p>9 after the fire, did you have any debris</p> <p>10 removal done?</p> <p>11 MR. ANDERSON: Fifth.</p> <p>12 A. On the advice of counsel, I elect to assert my</p> <p>13 Fifth Amendment privilege.</p> <p>14 BY MS. WEBER:</p> <p>15 Q. Did you pay any sums related to demolition or</p> <p>16 debris removal after the fire at 105 River</p> <p>17 Street?</p> <p>18 MR. ANDERSON: Fifth.</p> <p>19 A. On the advice of counsel, I elect to assert my</p> <p>20 Fifth Amendment privilege.</p> <p>21 BY MS. WEBER:</p> <p>22 Q. Mrs. Grant, I'm now showing a document that we</p> <p>23 have marked as Exhibit 28. Do you recognize</p> <p>24 this document?</p> <p>25 MR. ANDERSON: Fifth.</p>

<p style="text-align: center;">73</p> <p>1 A. On the advice of counsel, I elect to assert my 2 Fifth Amendment privilege. 3 BY MS. WEBER: 4 Q. Mrs. Grant, are you claiming that State Farm 5 owes you \$179,000 for debris removal? 6 MR. ANDERSON: Fifth. 7 A. On the advice of counsel, I elect to assert my 8 Fifth Amendment privilege. 9 BY MS. WEBER: 10 Q. How was this number calculated? 11 MR. ANDERSON: Fifth. 12 A. On the advice of counsel, I elect to assert my 13 Fifth Amendment privilege. 14 BY MS. WEBER: 15 Q. Did you actually spend \$179,000 in debris 16 removal after the fire at 105 River Street? 17 MR. ANDERSON: Fifth. 18 A. On the advice of counsel, I elect to assert my 19 Fifth Amendment privilege. 20 BY MS. WEBER: 21 Q. Are you claiming State Farm owes you \$8,200 22 for the cost of renting an alternate facility 23 after the fire at 105 River Street? 24 MR. ANDERSON: Fifth. 25 A. On the advice of counsel, I elect to assert my</p>	<p style="text-align: center;">75</p> <p>1 fire? 2 MR. ANDERSON: Fifth. 3 A. On the advice of counsel, I elect to assert my 4 Fifth Amendment privilege. 5 BY MS. WEBER: 6 Q. Was this alleged loss of income due to the 7 fire? 8 MR. ANDERSON: Fifth. 9 A. On the advice of counsel, I elect to assert my 10 Fifth Amendment privilege. 11 MS. WEBER: I don't have any 12 further questions. 13 MR. ANDERSON: I have no follow-up. 14 MS. WEBER: I think we can wrap this 15 up then. 16 MR. ANDERSON: Gary, I think I have 17 your contact info. I'll get in touch with you 18 about whether I'll be requesting a copy of the 19 transcript or not. Thank you very much. 20 MS. WEBER: Are you going to read 21 and sign or are you waiving that? 22 MR. ANDERSON: I can waive 23 signature. And going back in Kevin's, if you 24 sent it off to me, we can waive signature on 25 that one as well.</p>
<p style="text-align: center;">74</p> <p>1 Fifth Amendment privilege. 2 BY MS. WEBER: 3 Q. How was this number calculated? 4 MR. ANDERSON: Fifth. 5 A. On the advice of counsel, I elect to assert my 6 Fifth Amendment privilege. 7 BY MS. WEBER: 8 Q. Have these amounts been paid by you? 9 MR. ANDERSON: Fifth. 10 A. On the advice of counsel, I elect to assert my 11 Fifth Amendment privilege. 12 BY MS. WEBER: 13 Q. Are you claiming State Farm owes you \$28,700 14 in loss of income or interruption of income 15 related to the fire? 16 MR. ANDERSON: Fifth. 17 A. On the advice of counsel, I elect to assert my 18 Fifth Amendment privilege. 19 BY MS. WEBER: 20 Q. How was this number calculated? 21 MR. ANDERSON: Fifth. 22 A. On the advice of counsel, I elect to assert my 23 Fifth Amendment privilege. 24 BY MS. WEBER: 25 Q. Have you lost \$28,700 in income since the</p>	<p style="text-align: center;">76</p> <p>1 MS. WEBER: And, Gary, we'll 2 obviously take transcripts as well. If you 3 want to do electronic, that's fine. We don't 4 need a -- well, besides the original, we don't 5 need a hard copy. 6 (Deposition ended at 11:21 a.m.) 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</p>

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1 **STATE OF MINNESOTA**
2 **COUNTY OF RAMSEY**
3
4 I hereby certify that I reported the
5 deposition via Zoom of DAYNA J. GRANT, on the
6 18th day of October, 2021, in Roseville,
7 Minnesota, and that the witness was by me
8 first duly sworn to tell the whole truth;
9
10 **That** the testimony was transcribed under my
11 direction and is a true record of the
12 testimony of the witness;
13
14 **That** the cost of the original has been charged
15 to the party who noticed the deposition, and
16 that all parties who ordered copies have been
17 charged at the same rate for such copies;
18
19 **That** I am not a relative or employee or
20 attorney or counsel of any of the parties, or
21 a relative or employee of such attorney or
22 counsel;
23
24 **That** I am not financially interested in the
25 action and have no contract with the parties,
attorneys, or persons with an interest in the
action that affects or has a substantial
tendency to affect my impartiality;

That the right to read and sign the deposition
by the witness was waived;

WITNESS MY HAND AND SEAL THIS 18th
day of October, 2021.

Gary W. Hermes

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